C. Remarks

    1. Objections to the specification.

        a. The examiner objected to the abstract. Applicant has amended the abstract (see page 2 of this response).

        b. The examiner objected to the description of the drawings. Applicant has amended the description of the drawings on page 6 of this response.

        c. Applicant has further amended the application (see pages 3-5 of this response) to indicate the application number rather than the docket number of the referenced application.

    2. Claim rejections 35 USC § 112.

        a. The examiner rejected claims 1-8 because claim 1 combined two different statutory classes of invention, and because the examiner believed it was not clear how an apparatus may comprise a plurality of computers and a network as recited in claim 1. Applicant has amended claim 1 to more clearly point out the invention.

        b. The examiner rejected claims 14-16 because claim 14 was not clear regarding how a memory can comprise a storage medium, and how the storage medium could conduct a financial transaction without the execution of a program. Applicant has amended claim 14 to more clearly point out the invention.

12

    c. The examiner rejected claim 1-8 because claim 1 omitted structural cooperative relationships between the first computer and the second computer. Applicant has amended claim 1 to include the structural relationship between the user [first] computer and the merchant [second] computer.

    d. The examiner rejected claims 1-16 because the acronym CPDB was indefinite. Applicant has amended the claims to replace the acronym with the words represented by the acronym.

    e. The examiner rejected claims 9-10 and 12-13 because claim 9 recited completing a financial transaction in the preamble, but the body of the claim did not achieve this result. Applicant has amended claim 9 to achieve the result stated in the preamble.

    3. Claim rejections 35 USC §101.

    a. The examiner rejected claims 1-8, and claims 9-10 because the claimed invention is directed to a non statutory subject matter because the independent claims as a whole did not produce a "useful, concrete and tangible" result. Applicant has amended clams 1 and 9 so that the a useful, concrete and tangible result is claimed—i.e., "to process a payment transaction at the server computer and to transmit a completed payment transaction to the merchant computer."

13

4. Claim rejections 35 USC §102.

a. The examiner rejected claims 1-16 as being anticipated by Arent.

Applicant has amended independent claims 1, 9 and 14 to contain the following

limitations:

- the centralized personal data base can be accessed by a user <u>only</u> when the user inputs a basic number and a primary number;

- the centralized personal data base can be accessed by a merchant <u>only</u> when the merchant inputs the primary number and a wallet number;

- the centralized personal data base, <u>responsive to receipt of the basic number, the primary number, and an account data,</u> creates a wallet number for an electronic wallet;

- responsive to the user providing a primary number and a wallet number to a merchant for a payment transaction, and responsive to receipt of the primary number, the wallet number, and a payment transaction from a merchant, the server computer will process a payment transaction and transmit a completed payment transaction to the merchant computer.

Support for the amendments can be found at page 2, lines 2-4, lines 13-18; page

10, lines 1-3; page 12, line 3, lines 8-10, and lines 17-18.

In particular, the examiner relies upon Arent 17:19-29; 20:32-36 to disclose

"using the primary number and the wallet number" in transaction with the merchant and

in other combinations in the claims. But Arent 17:19-29 discloses in relevant part:

> Users can add their existing physical credit and debit cards to the
> Wallet by entering their account numbers and any other required
> identifying information (such as a social security number) then
> downloading them from provider suites. They may also be able to apply

14

for and install new cards online based on a particular provider's approval and authorization protocol.

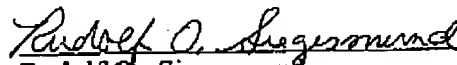Moreover, Arent 20:32-36 discloses the following:

> Display: The Wallet security dialog appears.
> User: Selects a User ID from a selectable list, inputs an up to eight character password then clicks the OK button.
> Note: The minimum Wallet ID selection list is two items, one Wallet ID and New ID.

But the numbers disclosed by Arent are not numbers to be provided to a merchant. Nor do they encompass a primary number as a common number between a user and a merchant where the user has a basic and primary number to access the data base, and a primary and wallet number to use in transactions with the merchant.

Claims 2, 10 and 15 have been cancelled.

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15